

THE
BANK OF TORONTO.
TORONTO



FIFTY-SEVENTH
ANNUAL REPORT



THE BANK OF TORONTO

FIFTY-SEVENTH

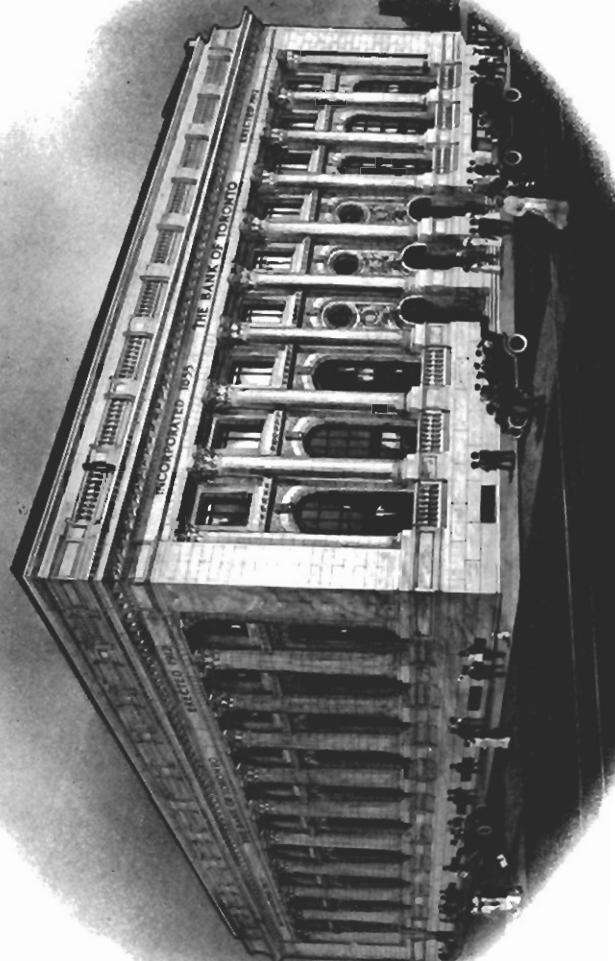
ANNUAL REPORT

AND

LIST OF STOCKHOLDERS

NOVEMBER 30TH, 1912

INCORPORATED 1855



CAPITAL AUTHORIZED,	-	-	-	\$10,000,000
CAPITAL SUBSCRIBED,	-	-	-	\$5,000,000
CAPITAL PAID-UP,	-	-	-	\$5,000,000
RESERVE FUND,	-	-	-	\$6,000,000

THE BANK OF TORONTO

DIRECTORS

DUNCAN COULSON, PRESIDENT,
TORONTO. Director Canada Life Assurance Co.

W. G. GOODERHAM, VICE-PRESIDENT,
TORONTO. { President Canada Permanent Mortgage Corporation.
President Goodeham & Worts, Limited.

JOSEPH HENDERSON, 2ND VICE-PRESIDENT,
TORONTO. { Director Confederation Life Association.
Director Canadian Mortgage Investment Co.

ROBERT REFORD,
MONTREAL. { President The Robert Reford Co., Limited.
" The Mount Royal Milling and M. Co.
" Crown Trust Company.

HON. C. S. HYMAN,
LONDON. { Of C. S. Hyman & Co.

WILLIAM STONE,
TORONTO. { President of Stone, Limited (Lithographers).
Vice-President National Life Assurance Co.

JOHN MACDONALD,
TORONTO. { President John Macdonald & Co., Limited (Wholesale Dry Goods Importing House).
Director Confederation Life Association.

LT.-COL A. E. GOODERHAM
TORONTO. { President Dominion of Canada Guarantee and Accident Co.
Director Goodeham & Worts, Limited.

NICHOLAS BAWLF,
WINNIPEG. { President N. Bawlf Grain Company.
President Alberta Grain Co., Limited.

LT.-COL F. S. MEIGHEN,
MONTREAL. { President Lake of the Woods Milling Company.
" New Brunswick Railway Company.
Director Crown Trust Co.
" (Canadian Board) Phoenix Assurance Co. of London.

J. L. ENGLEHART,
{ Chairman Temiskaming and Northern Ontario Railway Commission.

OFFICERS

THOS. F. HOW,
General Manager.

THOMAS A. BIRD,
Chief Inspector.

THE BANK OF TORONTO

PROCEEDINGS OF THE

FIFTY-SEVENTH ANNUAL GENERAL MEETING

WEDNESDAY, 8TH JANUARY, 1913

The Annual General Meeting of the Stockholders of The Bank (being the Fifty-seventh since the commencement of business) was held, pursuant to the terms of the Charter, at the Banking House of the Institution on Wellington Street East, Toronto, on Wednesday, 8th January, 1913.

Moved by Mr. W. G. GOODERHAM, seconded by Mr. J. L. ENGLEHART and

Resolved—That Mr. Duncan Coulson be Chairman of this meeting, and that Mr. Thos. F. How be requested to act as Secretary.

Moved by Mr. WILLIAM STONE, seconded by Mr. JOHN MACDONALD, and

Resolved—That Messrs. George R. Hargrave and E. M. Chadwick be Scrutineers, and that after the balloting they report to the Chairman.

The Secretary of the Meeting then read the Report as follows:—

The Directors of The Bank of Toronto beg to present their Report for the year ending 30th November, 1912, accompanied by a Statement showing the condition of the Bank on that date and the result of the operations for the year.

PROFIT AND LOSS ACCOUNT

The Balance at credit of Profit and Loss, on 30th November, 1911, was.....	\$52,019 99
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The Net Profits for the year, after making full provision for all bad and doubtful debts, and deducting expenses, interest accrued on deposits and rebate on current discounts, amounted to the sum of.....	835,787 04
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Premium received on New Stock.....	391,950 00
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	\$1,279,757 03
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THE BANK OF TORONTO

This sum has been appropriated as follows:

Dividend No. 122, Two and three-quarters per cent.	\$131,319 50
Dividend No. 123, Two and three-quarters per cent.	135,841 10
Dividend No. 124, Two and three-quarters per cent.	136,789 05
Dividend No. 125, Two and three-quarters per cent.	137,279 14
	<hr/>
	\$541,228 79
Bonus, one per cent. making a total distribution of twelve per cent.....	50,000 00
	<hr/>
Transferred to Officers' Pension Fund.....	\$ 20,000 00
Written off Bank Premises.....	100,000 00
	<hr/>
Transferred to Rest Account—Premium on New Stock.....	120,000 00
Carried forward to next year	391,950 00
	<hr/>
	176,578 24
	<hr/>
	\$1,279,757 03
REST ACCOUNT	
Balance, November 30th, 1911.....	\$5,608,050 00
Premium on New Stock.....	391,950 00
	<hr/>
Total, per Balance Sheet.....	\$6,000,000 00

Average amount of Paid-up Capital for the fiscal year..... \$4,926,906 00
 Per centage of Net Profits to Average Paid-up Capital..... 16.96 per cent.

The business of the country continues to expand. Steadily increasing immigration, extension of railroad communication, growth of Towns and Cities, opening up and development of new territory and increase in the number and capacity of manufacturing establishments have had the effect of stimulating every branch of trade. The volume of imports and exports has greatly increased and the whole community has shared in the general prosperity thereby created.

The available resources of the Bank have been very fully employed, and the demand for loans has been constant throughout the year.

The following new Branches have been opened during the year, making the total number of offices now 116 :—

ONTARIO

Cobalt.	Sarnia (Devine St.).
Norwood.	Stratford.

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MANITOBA
 Logan Ave., Winnipeg.

ALBERTA
 Oyen.
 Veteran.
 Youngstown.

SASKATCHEWAN
 Assiniboia.
 Gravelbourg.
 La Fleche.
 Lemberg.
 Mortlach.
 Odessa.
 Springside.

Payments on new stock issued last year have been completed and the paid-up capital now amounts to \$5,000,000. The premium on new stock paid in has been added to the Rest and this fund now amounts to \$6,000,000.

The new Head Office building of the Bank is approaching completion, and we hope early in the year to enter into active possession of a very dignified and commodious banking house.

The Bank Act, which has recently been introduced by the Minister of Finance, provides for the appointment by the stockholders of each Bank of an auditor who must verify and sign the balance sheet to be presented by the Directors at the Annual Meeting. In anticipation of this proposal becoming an enactment, the stockholders will be asked to appoint an auditor or auditors to represent them in making this examination and to give in a report at the next Annual Meeting.

The Directors have, with the deepest regret, to record the death of their former President, Mr. W. H. Beatty. For over thirty years he had been a member of this board, and his great ability, wide experience and thorough loyalty to the Bank's interests were freely devoted to its service. The vacancy thus caused has been filled by the election of Mr. J. L. Englehart, Chairman of the Temiskaming and Northern Ontario Railway Commission and a large stockholder of the Bank.

The Head Office and Branches of the Bank have undergone the usual careful inspection. At the Head Office a Committee of the Board have, as usual, verified the Cash, Securities and Loans at the Head Office, and have examined the returns received from all the Branches of the Bank and verified the figures contained in the balance sheet which is herewith presented.

All of which is respectfully submitted.

D. COULSON,
President.

GENERAL STATEMENT

30TH NOVEMBER 1912

LIABILITIES

Notes in Circulation.....	\$5,474,917 00
Deposits bearing interest.....	\$35,164,826 38
Deposits not bearing interest.....	<u>6,457,519 42</u>
Balances due to other Banks.....	41,622,345 80
Quarterly Dividend, payable 1st Dec., 1912..	\$137,279 14
Bonus to Stockholders, payable 1st Dec., 1912..	50,000 00
Dividends unpaid.....	<u>201 52</u>
	<u>187,480 66</u>
	<u>\$47,838,670 61</u>
Capital paid up.....	\$5,000,000 00
Rest	6,000,000 00
Interest Accrued on Deposit Receipts and Rebate on Notes Discounted.....	211,300 00
Balance of Profit and Loss Account carried forward	<u>176,578 24</u>
	<u>11,387,878 24</u>
	<u>\$59,226,548 85</u>

ASSETS

Gold and Silver Coin on hand.	\$ 825,792 26
Dominion Notes on hand.....	4,045,041 00
	<u>—————</u>
	\$4,870,833 26
Notes of and Cheques on other Banks.....	2,862,840 02
Balances due from other Banks.....	1,168,510 92
Deposit with Dominion Government for security of Note Circulation.....	228,000 00
Government, Municipal, Railway and other Debentures and Stocks.....	1,153,192 80
Call and Short Loans on Stocks and Bonds..	1,905,841 49
	<u>—————</u>
	\$12,189,218 49
Loans and Bills Discounted.....	\$44,763,602 70
Loans to other Banks secured.....	128,600 48
Overdue Debts (estimated loss provided for).	174,774 47
	<u>—————</u>
	45,066,977 65
Bank Premises.....	<u>1,970,352 71</u>
	<u>—————</u>
	\$59,226,548 85

THOS. F. HOW,

General Manager.

TORONTO, 30th November, 1912.

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After the Report had been read, the President addressed the meeting as follows :—

GENTLEMEN :—Before moving the adoption of the Report which has just been read I desire to make a few remarks, enlarging to some extent upon the topics suggested in the Report.

GENERAL CONDITIONS :—The year has been an eventful one, and here it has been characterized by great expansion and activity in general business, and by an unusual demand for money.

On the Continent matters have been unsettled and financial disturbance has been general. Germany has been under financial strain for more than a year past; Italy engaged in a war that has drawn heavily upon her resources; the war in the Balkans has wasted enormous sums of money, and the unrest created by the war and the jealousies existing between the Nations have produced great uneasiness and financial disturbances in Russia and Austria. In many of the Continental countries hoarding has been general, and large sums of money have been hidden away.

The trade of Great Britain has never before reached such volume. The number of unemployed there has never been so small, and the prosperity of the country has never been more marked.

In the United States there has been an improvement in conditions throughout the year, and a marked increase in development.

In Canada the returns from the Department of Trade and Commerce show a very large increase over any preceding year. The volume of imports and exports for the twelve months ending 31st October, 1912, amounts to very nearly one billion dollars, as compared with a total of \$804,000,000 for the year ending 31st October, 1911.

These figures relate only to the foreign trade, but there has been as great an increase in the domestic trade.

In manufactures the capital invested increased from \$446,900,000 in 1900, to \$1,247,583,000 in 1910, and the products of these factories increased from \$481,000,000 to \$1,165,975,000. The increase for the years 1911 and 1912 has been at even a higher ratio. Expansion of industrial enterprises has been everywhere manifest, and the addition to their capitalization has been large.

The Immigration Department estimates that the country has received this year an addition of 394,984 persons. These add to the prosperity of the community, in that they become producers as farmers and artisans, and in turn become customers of our merchants and manufacturers. They in many cases brought with them considerable sums of money and personal effects. The Department has assumed that for the year 1911-1912 the approximate value of cash and effects brought in by the 133,710 settlers from the United States amounted to over \$201,012,000.

We know what the large addition to its population has done for the City of Toronto. To provide homes for the new-comers, schools, sidewalks, sewers, lighting, water and street railway facilities, large sums of money have been expended, and the benefits accruing from the increase in numbers have extended in every direction.

When it is considered that what has taken place in Toronto is going on throughout the whole Dominion, and especially in the Western part of it, it is not to be wondered at that there has been rapid growth, increased expenditure on the part of Municipalities, and the need of large sums of money to provide what is absolutely necessary.

Borrowings abroad have again been heavy, being estimated at over \$180,000,000. This money has been obtained by our governments, municipalities, railroads, industrial establishments, land and public utilities

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companies. Prosperity caused by the expenditure of money thus obtained is not always on a sound basis, and it is only to the extent that this money is being expended in enterprises that are stable and profitable that the country can hope to bear the heavy interest charge that is being laid upon it.

In consequence of the unsettled condition of affairs in Europe and the demands made upon loanable capital from every source there is manifested an unwillingness and an inability to make loans at present. It is necessary that this situation should be carefully considered, and that prospective borrowers should proceed cautiously. Enterprises in this country are so large and development so rapid that there is not sufficient money in the country to continue to expand as it has been doing. We are, therefore, dependent on outside financial assistance, and if this is to be withheld for a time we must adapt ourselves to the changed conditions. The country has, however, been favored with good crops, we have a rapidly growing producing territory, our mines are yielding more largely than ever, our manufacturers are intelligent and quick to anticipate conditions, and we must, therefore, regard fundamental conditions as satisfactory, but the necessity for caution is imperative.

LOANS.—While large sums of money have been obtained abroad by our railroad companies, municipalities, and large industrial corporations, and have been used by them in furthering their development, yet the Banks have been called upon to an unusual extent, and their loans to the public in Canada show an increase on the 30th November, 1912, of more than \$100,000,000 over the corresponding period of last year.

The advances and bills discounted of this Bank show an increase for the year of over \$4,700,000. These are all made in Canada, and the large increase shows that we have tried to meet the requirements of customers with their expanding trade. I may say that this has been specially true so far as the Western Provinces are concerned. Complaints are frequently made by those professing to represent the West that the Banks are not doing full justice in extending loans to that part of the country. It has been stated that deposits of the West have been used for the promotion of enterprises in the East. The reverse, we believe, is the case. It is certainly true of this Bank that the amount loaned west of Lake Superior is more than double the amount supplied by that part of the country, and we believe it will be found to be true of the Banks generally that they have used their Eastern resources very freely in aiding in the development of the newer Provinces.

DEPOSITS.—I should, perhaps, comment on the fact that the total deposits appearing in the statement show but a moderate increase over last year. At the time of our last Annual Report we had several large deposits of a special character. These amounts have been withdrawn as expenditure in connection with the undertakings was incurred. These temporary deposits represent a large sum. Their place has, however, been taken by a steady and general increase in deposits at all of the branches of the Bank, especially those that are designated as Savings deposits, which show a very satisfactory growth.

PROFITS.—Owing to our resources having been steadily loaned throughout the year, profits show an increase, and your Directors decided to pay a bonus of one per cent. to the shareholders, in addition to the regular eleven per cent. dividend for the year.

BAD AND DOUBTFUL DEBTS.—The usual careful examination of all loans and investments has been made, and full provision has been made for everything regarded as doubtful. In times like the present, when there is great prosperity, the losses are usually much below the average, but for a term of years there is an average amount required to provide for contingencies. We have, however, as in former years, not only set aside sufficient to provide for

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what we at present regard as doubtful, but have also provided an amount equivalent to a reasonable average.

BRANCH BANKS.—The number of our branches has been increased by 15, largely in the Western Provinces. We have now in all 116 branches. These new branches are not, in all cases immediately profitable, but in a short time they become so, and they add to the Bank's ability to serve the public.

There has been an increase in the number of branches of Banks in Canada during the year ending 30th November of 230, the total number of banking offices in Canada now being 2,790.

I believe it is quite safe to assert that no country is so well served by its banking system as Canada. There is not a place of importance that is not, as a rule, overbanked. Even the smaller places have facilities furnished them to an unusual extent, and it must be taken as an evidence of the desire of the Banks to afford to the people of Canada the facilities at their disposal, and, in this way, further the interests of the country.

BANK PREMISES.—This account has increased during the year \$705,689.96. This amount, however, has been expended in connection with 32 buildings. In each case the expenditure has been necessary and will prove profitable to the Bank. The new Head Office building is approaching completion, and we hope to occupy it within a short time. The expenditure upon it has necessarily been large, but not too great considering that it is to be the Head Office and the position the Bank occupies in the community. The present building was erected over fifty years ago, and was in those days the finest banking office in the city. Circumstances and the growth of the Bank required that a change should be made. The new building is generally regarded as a dignified one, and also an ornament to the city whose name the Bank bears. We believe it will be the means of adding largely to the business and earning power of the institution.

AUDIT.—In the Bank Act submitted to Parliament it is provided that the Stockholders of a Bank at its Annual Meeting must elect an Auditor or Auditors to verify the figures presented to the Stockholders in the Annual Statement. The proposal made by the Minister of Finance is in accord with the practice in Great Britain, and has been found to be satisfactory there.

FARMERS' LOANS.—Another feature in the proposed Bank Act relates to loans to farmers, and a clause has been added to the Act permitting Banks to make advances to them on the security of grain and cattle in their own possession, enabling a pledge or an assignment to be taken as security.

It is but right that farmers should have privileges enjoyed by others, but too much importance should not be attached to the benefits this clause of the Act may afford. Such advances, even though accompanied by security under the Act, must rest largely upon the responsibility of the individual borrower. The grain or cattle given as security remains in his custody, and therefore the personal element must be largely considered. At present advances are made to farmers without this security, and as freely as they will probably be made with it, and considering the number of banking offices there are in the West, and the competition that exists between Banks, the cases should be few in which responsible farmers do not receive the accommodation to which they are entitled.

I have now only to refer to the loss the Bank has sustained through the death of Mr. Beatty. For the past two years he had not been able, on account of ill health, to be much with us, but during the years of his active service on the Board the Bank has never had a more loyal friend and adviser. He was most conscientious in discharging the duties of his office.

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and, as you are all aware, he had marked ability and a wide knowledge of business.

It has been a source of great gratification to the Board that we had amongst our Stockholders, in the person of Mr. Englehart, one who will worthily fill the vacancy caused by Mr. Beatty's death.

I have now to say, gentlemen, that I will be very glad to answer any questions relating to the Report, and beg to move, seconded by the Vice-President, that it be received and adopted, and that printed copies thereof be distributed to the Stockholders. The motion was carried.

Moved by Mr. THOMAS LONG, seconded by Mr. J. H. MAYNE CAMPBELL, and

Resolved—That the President, Vice-Presidents and Directors be tendered the hearty thanks of the Stockholders of the Bank for their management of its affairs during the past year.

Moved by Mr. JAMES C. BLACK, seconded by J. S. GRANT, and

Resolved—That Mr. Geoffrey T. Clarkson be appointed Auditor to represent the Stockholders of the Bank of Toronto, and to report to them (in accordance with such requirements as may be imposed upon Auditors by the Bank Act) on the Statement to be presented by the Directors of the Bank at the next Annual General Meeting.

Moved by Mr. DAVID FASKEN, seconded by Mr. W. H. GOODERHAM, and

Resolved—That the Scrutineers cast one ballot for the election of Directors for the year.

The Scrutineers then reported to the Chairman as follows:—

REPORT OF THE SCRUTINEERS

We, the undersigned Scrutineers, hereby declare that the following named gentlemen were to-day elected as Directors of The Bank of Toronto:—

WILLIAM GEORGE GOODERHAM
ROBERT REFORD
CHARLES SMITH HYMAN
WILLIAM STONE
JOHN MACDONALD
ALBERT EDWARD GOODERHAM

NICHOLAS BAWLF
DUNCAN COULSON
JOSEPH HENDERSON
FRANK STEPHEN MEIGHEN
JACOB LEWIS ENGLEHART

E. M. CHADWICK,
GEO. R. HARGRAFT, *Scrutineers.*

The new Board met after the close of the Annual Meeting, and unanimously re-elected Mr. DUNCAN COULSON, President, Mr. W. G. GOODERHAM, Vice-President, and Mr. JOSEPH HENDERSON, Second Vice-President.

By order of the Board,

THOS. F. HOW,
General Manager.

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... BRANCHES ...

ONTARIO

Toronto, Main Office	J. S. Skeaff,	Manager.
(Wellington St E, cor. Church St)		
" Yonge St., opp. Albert St . . .	L. S. McMurray,	"
" King St W., cor. Bathurst St . .	F. L. Coulson,	"
" Queen St W., cor. Spadina Ave .	Fred. H. Leach,	"
" Queen St E, cor. Bolton Ave . .	C. P. Borland,	"
" Queen St E, cor. Parliament St .	C. W. Pangman,	"
" Elm St, cor. Elizabeth St . . .	R. M. Gray,	"
" Dundas St, opp. Arthur St . .	E. A. Kortright,	"
" Roncesvalles Ave., cor. Dundas St .	J. A. Phelps,	"
" Dundas St, cor. Keele St . . .	T. W. Carlyle,	"
Allandale	(Sub. to Barrie.)	
Barrie	H. A. Sims,	"
Berlin	E. W. Lamprey,	"
Bradford	O. G. Bernhardt,	"
Brantford	A. S. Towers,	"
Brockville	M. Atkinson,	"
Burford	A. D. Muir,	"
Cardinal	F. E. Kimball,	"
Cobalt	H. R. Warren,	"
Cobourg	E. W. Hargraft,	"
Colborne	J. H. Towe,	Acting Mgr.
Coldwater	J. C. Wolfram,	Manager.
Collingwood	W. A. Copeland,	"
Copper Cliff	L. Lambe,	"
Creemore	W. A. Sawtell,	"
Dorchester	W. G. Paterson,	"
Elmvale	F. A. M. Lister,	"
Galt	D. McLennan,	"
Gananoque	C. V. Ketchum,	"
Hastings	A. U. Bailey,	"
Havelock	P. J. Wright,	"
Keene	A. St. A. Smith,	"
Kingston	G. B. McKay,	"
London	J. Pringle,	"
" Dundas & Talbot Sts	J. C. McDonald,	"
" East	F. D. Copeland,	Acting Mgr.
" North	S. R. Houston,	Manager.
Lyndhurst	A. C. Hudspeth,	"
Millbrook	M. Carry,	"

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Milton	T. F. Little,	Manager.
Newmarket	F. C. Field,	"
Norwood	W. J. Miller,	Acting Mgr.
Oakville	J. B. L. Grout,	Manager.
Oil Springs	A. C. Edward,	"
Omemee	A. C. Hodgetts,	"
Ottawa	Geo. C. Gardner,	"
Parry Sound	W. A. Bourne,	"
Penetanguishene	F. W. Reynolds.	"
Peterborough	P. Campbell,	"
Petrolia	W. F. Cooper,	"
Porcupine	J. M. Frawley,	"
Port Hope	J. R. Bunting,	"
Preston	A. L. Amys,	"
St. Catharines	G. W. Hodgetts,	"
Sarnia	H. F. Holland,	"
" Devine St. }	E. A. Ferguson,	"
Shelburne	W. A. Doner,	"
Stayner	G. L. McHattie,	"
Stratford	L. Lambe,	"
Sudbury	T. R. W. Black,	"
Thornbury	E. E. Parker,	"
Wallaceburg	P. V. Wilson,	"
Waterloo	F. A. Lount,	"
Welland	F. J. Gunne,	"

QUEBEC

Montreal, Main Office	H. B. Henwood,	Manager.
(St. James St. cor. McGill St.)		
" Board of Trade	G. J. Cuthbertson	"
" Point St. Charles	(Sub. to Board of Trade.)	
" Maisonneuve	W. B. McCrirk	"
" St. Catherine St. cor. Guy St .	E. H. Fuller,	"
" 516 St. Lawrence Boulevard . .	C. L. Parkinson,	"
" Atwater Ave., cor. St. Antoine St .	A. H. Walsh,	"
St. Lambert	J. G. Terrill,	"
Gaspé	S. G. Leonard,	"

MANITOBA

Winnipeg	J. R. Lamb,	Manager.
" Logan Ave.	F. N. Fallis,	Acting Mgr.
Benito	G. S. Astley,	"
Cartwright	W. I. McCullough,	Manager.
Pilot Mound	F. C. Burnett,	"
Portage la Prairie	A. N. McDonald	"
Rossburn	G. R. Tucker,	"
Swan River	S. B. Chamberlain,	"
Transcona	J. A. Burnie,	"

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SASKATCHEWAN

Assiniboia	H. S. Hurlburt, Manager.
Bredenbury	J. P. Porter, Acting Mgr. (Sub to Bredenbury.)
Churchbridge	H. V. Coppinger, " "
Colonsay	Wm. Smith, Manager.
Elistow	S. J. George, "
Glenavon	M. L. Magee, "
Gravelbourg	V. D. S. Teney, "
Kennedy	M. W. Fraser, "
Kipling	(Sub to Gravelbourg.)
La Fleche	H. A. Laughlin, Acting Mgr.
Langenburg	A. J. Overhage, "
Lemberg	F. F. Osborn, Manager.
Montmartre	T. D. Forbes, Acting Mgr.
Mortlach	H. A. Davidson, "
Odessa	J. J. Hay, Manager.
Pelly	J. D. Paton, "
Preeceville	(Sub to Yorkton.)
Springside	L. R. Sissons, Acting Mgr.
Stenen	(Sub to Wolseley.)
Summerberry	C. E. Saarup, Manager.
Vibank	F. E. McArthur, "
Wolseley	M. Duncan, "

ALBERTA

Calgary	C. R. Latimer, Manager.
Coronation	J. Hayward, "
Lethbridge	E. A. Westland, Acting Mgr.
Oyen	B. E. Kelly, Manager.
Veteran	H. L. Staples, "
Youngstown	R. M. Simons, "

BRITISH COLUMBIA

Vancouver	J. K. Ball, Manager.
" Hastings and Carroll Sta.	E. J. H. Vanston, "
Merritt	A. N. B. Rogers, "
New Westminster	J. Gracey, "

AGENTS

LONDON, ENGLAND . . .	London City and Midland Bank, Limited.
NEW YORK	National Bank of Commerce.
CHICAGO	First National Bank.
do.	Corn Exchange National Bank.
BUFFALO	Manufacturers and Traders National Bank.
DETROIT	Old Detroit National Bank.
PITTSBURG	Keystone National Bank of Pittsburg.
CLEVELAND	First National Bank.
do.	Central National Bank.
SAGINAW	Second National Bank.
BOSTON	National Bank of Commerce.
do.	First National Bank.
CINCINNATI	First National Bank.
ST. LOUIS	National Bank of Commerce.
PHILADELPHIA	Market Street National Bank.
SAN FRANCISCO	Crocker National Bank.

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LIST OF FOREIGN CORRESPONDENTS

FOR THE ENCASHMENT OF DRAFTS UNDER
OUR LETTERS OF CREDIT

Adam & Cie	Boulogne-Sur-Mer, France
American Express Co.	Several Foreign Cities.
Anglo-Austrian Bank	Austria and Hungary.
Anglo-Egyptian Bank	Malta, Gibraltar, Cairo, Alexandria, Port Said.
Austrian Society of Credit	Carlsbad, Austria.
Banca Commerciale Italiana	Italy.
Banco de Chile	Santiago & Valparaiso.
Banco del Peru y Londres	Callao and Lima, Peru.
Banco de Londres y Mexico	Mexico.
Banco Nacional de Mexico	do.
Bank of Australasia	Australasia.
Bank of Bengal	India.
Bank of Bermuda, Limited	Hamilton, Bermuda.
Bank of British North America	San Francisco, Cal.
Bank of British West Africa, Ltd.	Sierre Leone and Grand Canary.
Bank de Credit Serbe	Belgrade.
Bank Federale	Switzerland.
Bank of Ireland	Ireland.
Bank of Nassau	Nassau, Bahamas.
Bank of Nova Scotia	Kingston, Jamaica.
Bank of Roumania, Ltd.	Bucharest.
Banque d'Anvers	Antwerp, Belgium.
Banque d'Etat du Moroc	Tangier, Morocco.
Banque de Flandre	Ghent, Belgium.
Banque de Metz	Metz, Germany.
Banque Populaire Suisse	Switzerland.
Banque de la Suisse Italienne	Locarno & Lugano, Switz.
Bergens Kredit Bank	Bergen, Norway.
Berl. & Co., Marcus	Wiesbaden, Germany.
Bishop & Co.	Honolulu.
Böhmisches Escompte Bank	Austria and Bohemia.
Capital and Counties Bank, Limited	England.
Centralbanken for Norge	Christiania, Norway.
Chartered Bank of India, Australia & China	Asia.
Clerici & Co., Edoardo.	Como, Italy.
Colonial Bank	West Indies and British Guiana.
Commercial Bank of Scotland Limited	Scotland.
Commerz und Disconto Bank	Germany.
Comptoir National d'Escompte de Paris	France and Foreign Countries.

THE BANK OF TORONTO

LIST OF FOREIGN CORRESPONDENTS—CONTINUED

Cook & Son, Thomas	Great Britain and Foreign Countries.
Cossart, Gordon & Co.	Funchal, Madeira.
Credit Generale Liegeois	Belgium.
Crédit Lyonnais	France and Foreign Countries.
Credito Italiano	Italy.
Crocker National Bank	San Francisco, Cal.
Deutsche Bank	Germany & Constantinople.
Dresdner Bank	Germany.
Forenings Banken i Finland	Helsingfors, Finland.
Hamilton & Co.	Santa Cruz.
Hayemal, H.	Spa, Belgium.
Hong Kong and Shanghai Banking Corporation	Yokohama, Japan.
Hope & Co.	Amsterdam, Holland.
Imperial Ottoman Bank	Turkey and Egypt.
Imperial Bank of Persia	Persia.
International Banking Corporation	Several Foreign Cities.
Ionian Bank, Limited	Greece.
Jenssen & Co.	Trondhjem, Norway.
Kirchberger, L. J.	Ems, Germany.
London & Brazilian Bank, Ltd.	Lisbon & Oporto, Portugal, and Brazil and Argentine.
London City & Midland Bank, Limited	England.
Magdeburger Bank-Verein	Magdeburg, Germany.
Mauritius Commercial Bank	Port Louis, Mauritius.
Macandrews & Cie.	Seville, Spain.
National Bank of Commerce	New York, U.S.
National Bank of India, Ltd.	Zanzibar, Aden and India.
National Bank of South Africa, Ltd.	South Africa.
Norddeutsche Creditanstalt	Germany.
Private Bank of Copenhagen	Copenhagen, Denmark.
Pury & Cie	Neufchatel, Switzerland.
Rheinische Creditbank	Germany. do.
Rheinische Westfalische Disconto Gesellschaft	Rotterdam, Holland.
Rotterdamsche Bank-Vereeniging	Havana, Cuba.
Royal Bank of Canada	Russia.
Russian Bank for Foreign Trade	Brindisi, Italy.
Sala, T.	Holland.
Scheurleer & Fils	Breslau, Germany.
Schlesischer Bank-Verein	Augsburg, do.
Schmid & Co., F.	Sweden.
Skandinaviska Kredit Aktiebolaget	Basle and Lucerne, Switzerland.
Societe de Credit Suisse	Stavanger, Norway.
Stavanger Handels-og Industribank	Freiburg, Germany.
Suddeutsche Disconto-Gesellschaft A.G.	Ireland.
Ulster Bank, Limited	Washington, D.C.
United States Trust Co.	Berlin, Germany.
Weltreisebureau Union	Austria, Bohemia, Hungary and Constantinople.
Wiener Bank, Verein.	Stuttgart, Germany.
Wurttembergische Vereins Bank	Bombay, China and Japan.
Yokohama Specie Bank, Limited	

THE BANK OF TORONTO

The following comparative figures taken from the Annual Statements show the growth of the Bank since its Incorporation

Year.	Capital and Reserved Funds.	Deposits.	Loans and Investments.	Assets.
1857	\$ 439,148	\$ 263,100	\$ 1,103,078	\$ 1,268,413
1862	893,048	474,722	1,395,472	1,960,939
1872	2,253,421	2,803,479	5,524,075	6,578,289
1882	3,007,188	3,730,470	7,156,661	8,393,375
1892	3,838,983	7,817,429	11,008,794	13,523,641
1902	5,198,128	15,119,753	19,181,925	23,424,935
1911	10,268,120	41,126,664	45,609,223	57,067,664
1912	11,176,578	41,622,345	48,126,011	59,226,548

Paid-up Capital	- - -	\$ 5,000,000.00
Rest Account	- - -	6,000,000.00
Profit and Loss Account		176,578.24
		\$ 11,176,578.24

THE BANK OF TORONTO

LIST OF STOCKHOLDERS

AS ON THE

31ST DECEMBER, 1912

NAME	ADDRESS	No. of Shares \$100 ea.	AMOUNT PAID.
Abbott, Sir J. J. C., Executors Estate late	Montreal	42	\$4,200
Acadia Sugar Refining Co., Limited	Halifax	11	1,100
Acteson, Philip	L'Anse Aux Gascons	18	1,800
Adair, Mrs. Marion	Winnipeg	6	600
Adami, Mrs. Mary S.	Montreal	82	8,200
Adams, Arthur W.	do	1	100
Adams, Frederick E., Executors Estate late	do	1	100
Adams, J. (in trust)	Toronto	6	600
Aird, Mrs. Margaret	Barrie	10	1,000
Aird, William	do	12	1,200
Allan, Archibald A.	Montreal	20	2,000
Allan, Robert A.	do	5	500
Allen, William L.	Cobourg	20	2,000
Ambrose, Mrs. Isobel M.	Montreal	5	500
Ames, A. E., & Co.	Toronto	5	500
Amys, Arthur L.	Preston	20	2,000
Amys, C. Hewitt, M.D. (in trust)	Peterboro'	1	100
Amys, Mrs. Mary E.	do	5	500
Anderson, Mrs. A. E., Executors & Trustees late	Westmount	4	400
Anderson, Miss Charlotte D.	do	1	100
Anderson, Emily L.	Arthur	4	400
Andros, Mrs. Frances M. L.	Weyburn, Sask	43	4,300
Archibald, Edward (in trust)	Montreal	74	7,000
Archbold, Rev. Francis H. W.	Dublin, Ireland	18	1,800
Ardagh, Henry H.	Barrie	32	3,200
Armstrong, Herbert W., M.D.	Fergus	25	2,500
Armstrong, Mrs. Janet	Westmount	10	1,000
Art Association of Montreal	Montreal	156	15,600
Atkinson, Miss Clara	do	20	2,000
Atkinson, Miss Florence	do	27	2,700
Atkinson, Mortimer	Brockville	10	1,000
Auston, Archer L.	Chicago, U.S.	1	100
Baby, Dame Marie H. W., Sole Executrix	Quebec	199	19,900
Bailey, Mrs. Annie H.	Toronto	5	500
Bain, Mrs. Beatrice M.	Fetrolia	7	700
Baines, Allen, M.D.	Toronto	37	3,700
Baines, Mrs. Annie Z.	do	5	500
Baines, Mrs. R. J. Ella	do	4	400
Baker, George P.	Yarmouth, N.S.	10	1,000
Baker, John	Gaspé, Que	25	2,500
Balcer, Henry E.	Three Rivers	14	1,400
Baldwin, Miss Adeline	Montreal	2	200
Baldwin, Charles M.	Toronto	2	200
Baldwin, F. W.	do	23	2,300

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares \$100 ea.	AMOUNT PAID.
Baldwin, Lawrence H.	Toronto	2	\$ 200
Baldwin, Lawrence H. (in trust)	do	23	2,300
Baldwin, Miss M. Louisa	Montreal	1	100
Baldwin, Mrs. S. Jessie	do	2	200
Baldwin, Mrs. S. Jessie and Miss Maria Louisa	do	55	5,500
Baldwin, Administratrices	Baltimore, Ont.	15	1,500
Ball, John	Carleton Place	10	1,000
Bangs, John A.	Montreal	72	7,200
Barbeau, Edmond J., Executors Estate late	Nottingham, Eng.	50	5,000
Barber, Mrs. Frances H. A.	Montreal	16	1,600
Barlow & Co.	Port Hope	10	1,000
Barnes, Mrs. Helen A.	Montreal	9	900
Barnston, Miss Frances S. F.	do	3	300
Barnston, George D.	Toronto	9	900
Barnston, Miss Margaret	New York City	10	1,000
Barratt, Edgar G.	East Orange, N.J.	10	1,000
Barratt, Mrs. Katherine F.	do	10	1,000
Barratt, Roswell, F.	Sarnia	5	500
Barre, Ernest C.	Montreal	570	57,000
Barrett, Mrs. Mary A. E.	Ottawa	190	19,000
Bate, Sir Henry N.	Halifax, N.S.	42	4,200
Bauld, Henry G., Trustee	Baungarten, Alfred	13	1,300
Bauld, Henry G., Executor	Montreal	393	39,300
Bawlf, Nicholas	Winnipeg	90	9,000
Baylis, Samuel M.	Montreal	18	1,800
Baylis, Samuel M., W. I. Gear and George	Summer (in trust)	60	6,000
Beardmore, George L., Executors of late	Toronto	20	2,000
Beatty, Charles W.	Bedford Park	63	6,300
Beatty, Mrs. Charlotte E.	Toronto	15	1,500
Beatty, Miss Mary H.	do	42	4,200
Beatty, William H.	do	130	13,000
Beemer, Frank, M.D.	do	10	1,000
Begg, Mrs. Grace J.	Brockville	12	1,200
Begg, John W.	San Jose, C. Rica	100	10,000
Bill, Miss Madeleine E.	Hamilton	30	3,000
Bennet, Miss Amy K.	Peterboro'	3	300
Benning, James, Executors of Estate of late	Montreal and Boston, U.S.A.	136	13,600
Benson, His Honor T. M., Trustee	Port Hope	10	1,000
Bernhardt, Irwin A.	Preston	5	500
Bernhardt, Oscar G.	Bradford	4	400
Berry, Mrs. Hannah	Collingwood	10	1,000
Berry, Mrs. Mary E.	Walkerville	1	100
Bethune, Rev. Charles, J. S., D.C.L.	Guelph	30	3,000
Birch, Edward and Mrs. Kate Birch	Berlin	5	500
Bird, Henry	Vancouver	10	1,000
Bird, Mrs. Violet D.	Boston, Mass., U.S.A.	32	3,200
Blachford, Mrs. Ida E.	Toronto	31	3,100
Black, Mrs. Isabella McC.	Noorat, Australia	270	27,000
Black, James C.	Toronto	150	15,000
Black, James F. D., Executors of late	Lachine	10	1,000
Blackader, Rosa L., Executors of Estate late	Montreal	20	2,000
Blackader, Wm. B.	do	65	6,500
Blackader, W. B. and R. MacD. Paterson, Trustees	do	110	11,000

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Blackstock, Mrs. Harriet V.	Toronto.....	1,148	\$114,800
Bolster, Mrs. Mary Anna.	Barrie.....	5	500
Boswell, Andrew W.	Quebec.....	10	1,000
Botterell, Mrs. Sarah.	do.....	61	6,100
Bowlby, Ward H., K.C.	Berlin.....	25	2,500
Bowles, James F.	London, Eng.....	3	300
Bowman, Rev. Charles.	Windsor, N.S.....	25	2,500
Boyd, Miss Elizabeth.	Toronto.....	14	1,400
Bradley, Mrs. Marjorie M.	Detroit, Mich.....	4	400
Breedon, Henry M.	Brantford.....	8	800
Brodie, F. A., Trustee.	Vancouver, B.C.....	6	600
Brouse, Mrs. Fanny A.	Toronto.....	10	1,000
Brouse, Miss Marjorie J.	do.....	1	100
Brouse, Mitchell & Co.	do.....	17	1,700
Brown, Miss Jennie F.	do.....	6	600
Brown, Robert, Executors and Trustees of Estate of late.	Ottawa&Montreal	80	8,000
Brownridge, Mrs. Laura E.	Toronto.....	5	500
Browncombe, Felix.	Peterboro'	10	1,000
Bruce, Alex. D.	Gormley.....	3	300
Bruce, Mrs. Frances C.	do.....	3	300
Bruce, Miss Janet.	do.....	10	1,000
Bruce, Miss Jean L.	do.....	10	1,000
Bruce, Miss Mary C.	do.....	10	1,000
Bruce, Robert.	do.....	12	1,200
Buchanan, Mrs. Edith M.	St. Catharines.....	1	100
Bryson, Robert B.	Perth.....	15	1,500
Buckingham, Elijah.	Collingwood.....	2	200
Buckingham, Miss Elizabeth.	do.....	2	200
Buckingham, James.	Stayner.....	2	200
Buckingham, Robert.	Burnside, Man.....	2	200
Buckingham, Miss Sophia.	Collingwood.....	7	700
Buckingham, William.	Faversham.....	2	200
Bullen, Miss Selina J.	Limerick, Ireland.....	1	100
Bunting, Margaret E., Executors of late.	Toronto and St. Catharines.	1	100
Burchill, John, Executrix Estate.	Smith's Falls.....	6	600
Burland, Jeffrey H. (in trust).	Montreal.....	98	9,800
Burnett, Mary W., Executors Estate late.	do.....	39	3,900
Burnham, Geo., M.D.	Peterboro'	51	5,100
Burns, Miss Jessie A.	Toronto.....	2	200
Burns, Walter H. (in trust).	do.....	7	700
Burton, Mrs. Bessie W.	Brighton, Eng.....	34	3,400
Burton, Lt.-Col. St. George W. E.	42nd Highland Regiment.....	67	6,700
Butterworth, Miss Maria E.	Ottawa.....	12	1,200
Caklebeck, Mrs. Margaret.	Toronto.....	30	3,000
Caldecott, Mrs. Margaret E.	do.....	10	1,000
Caldwell, Dr. W.	Peterboro'	10	1,000
Calboun, John C. (in trust).	Gaspé.....	6	600
Cameron, A. B., Executors of Estate late.	Collingwood.....	5	500
Cameron, Miss Eliza.	Grafton.....	3	300
Cameron, Miss Grace.	Guildford, Eng.....	49	4,900
Cameron, James & Mrs. Isabella Cameron, Trustees.	Toronto and Ballenish, Scot.	95	9,500
Cameron, James.	Collingwood.....	1	100
Cameron, James A.	Firhall, Scot.....	100	10,000

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Cameron, Mrs. Jennie P.	Collingwood.....	12	\$1,200
Cameron, Mary, Executrix of Estate of late.	Guildford, Eng.....	28	2,800
Campbell, Adelaide L., Executors of Estate of late.	Montreal.....	29	2,900
Campbell, Sir Alexander, Trustees of Estate.	Montreal and London.....	50	5,000
Campbell, Alexander.	Waterdown.....	20	2,000
Campbell, Alexander J., Trustee.	Truro, N.S.....	16	1,600
Campbell, A. H.	Toronto.....	16	1,600
Campbell, A. H., G. Campbell and L. McCarthy	do.....	39	3,900
Campbell, Graham.	do.....	16	1,600
Campbell, J. H. Mayne.	do.....	16	1,600
Campbell, J. H. Mayne, and A. H. Campbell	do.....	200	20,000
"E" Account.	do.....	2	200
Campbell, Miss Katharine M.	Montreal.....	6	600
Campbell, Mrs. Margaret, Executors and Trustees of late.	do.....	67	6,700
Campbell, Quinton J.	Toronto.....	4	400
Campbell, Miss Victoria S.	Montreal.....	52	5,200
Canada Life Assurance Co.	Toronto.....	375	37,500
Cantlie, Mrs. Eleonora S.	Montreal.....	62	6,200
Cargill, Mrs. Margaret.	Cargill, Ont.....	32	3,200
Carleton, Hubert.	Toronto.....	1	100
Carleton, Mrs. Maria.	do.....	3	300
Carlyle, James.	do.....	4	400
Carlyle, Mrs. Wilhelmina D.	do.....	15	1,500
Carlyle, Mrs. Wilhelmina D., Executrix Estate of James Carlyle.	do.....	170	17,000
Carmichael, Miss Isabella.	Montreal.....	2	200
Carmichael, Miss Margaret C.	Pictou, N.S.....	30	3,000
Carpenter, A. B., Trustees of Estate of late.	Cobourg&Toronto	14	1,400
Carr, Miss Clara A.	Toronto.....	5	500
Carrie, Mrs. Catherine.	do.....	5	500
Carry, Mrs. E. Sarah.	Millbrook.....	12	1,200
Carson, Lieut.-Col. John.	Montreal.....	200	20,000
Carty, Miss Mary E. and Miss Martha Carty.	Toronto.....	20	2,000
Casault, Miss M. Henriette.	Montreal.....	3	300
Casey, Elias and Mrs. Elizabeth Casey.	Cobourg.....	3	300
Cawthra, Mrs. Elizabeth J.	Toronto.....	15	1,500
Cawthra, Mrs. Elizabeth J., and W. H. Cawthra, and Mrs. A. Mabel Adamson (in trust).	do.....	15	1,500
Cawthra, Mrs. Elizabeth J. and W. H. Cawthra (in trust).	do.....	50	5,000
Cawthra, Henry, Executrix of the late Cawthra, Joseph, Trustees Estate, and Executors and Trustees Estate Charlotte E. Cawthra.	do.....	500	50,000
Cayley, Mrs. Agnes L.	do.....	93	9,300
Chadwick, E. M. and C. W. Beatty (in trust).	Collingwood.....	20	2,000
Chasee, Miss Frances A.	Toronto.....	42	4,200
Chapman, Rev. David M. B.	do.....	13	1,300
Cherry, Samuel J.	Tonbridge, Eng.....	17	1,700
Chisholm, Mrs. Margaret D.	Preston.....	27	2,700
Christie, Leslie G.	Belleview.....	11	1,100
Church Home, The.	London.....	30	3,000
Chute, Mrs. Ella M.	Montreal.....	1	100
Clark, George M., Executors of Estate of late.	Wolfville, N.S.....	6	600
Clark, Mrs. H. L.	Cobourg.....	37	3,700
Clark, William.	Toronto.....	16	1,600
Clark, Cardinal.	Cardinal.....	12	1,200

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Clayes, Mrs. Catharine, Executrix	Brockville	55	\$ 5,500
Clayes, George	St. Louis, Mo.	130	13,000
Cleeve, Mrs. Gladys S.	Limerick, Ire.	8	800
Clerk, Konzo H.	Montreal	160	16,000
Close, Dr. John B.	London, Eng.	6	600
Clubb, Azariah	Toronto	12	1,200
Coghlin, Mrs. L. Jean	Montreal	7	700
Coles, George C.	Collingwood	2	200
Comstock, William H.	Brockville	250	25,000
Confederation Life Association	Toronto	210	21,000
Cooch, Alfred C.	do	20	2,000
Cook, Miss Betty C.	Montreal	10	1,000
Cook, George E., M.D.	Toronto	5	500
Cook, George J., Executors of late	do	150	15,000
Cook, G. W.	Montreal	100	10,000
Cook, H. H., Francis E. Macdonald and James S. Lovell, Trustees	Toronto	16	1,600
Cooper, Isaac J.	do	10	1,000
Cooper, William, Estate late	Montreal	55	5,500
Copeland, Mrs. Mary C.	Collingwood	10	1,000
Copeland, Mrs. Nora M.	London	2	200
Cosby, Mrs. Clara A.	Toronto	7	700
Cossitt, Charles S.	Brockville	2	200
Cossitt, Miss Frances A.	do	20	2,000
Cossitt, Mrs. Kate L.	do	67	6,700
Coulson, Duncan	Toronto	150	15,000
Covert, Henry, Executors of late	do	165	16,500
Covert, Mrs. Mary I.	Cobourg	10	1,000
Cowdry, Miss Aline	Waterford	10	1,000
Coyle, Peter, Usufructuary Legatee	Lachine	33	3,300
Crainp, George B., K.C.	Montreal	10	1,000
Crawford, Miss Eliza S.	Westmount	136	13,600
Crawford, Miss Mary A. E. L.	do	136	13,600
Crawshay, Geoffrey S., Executor	Richmond, Eng.	42	4,200
Crocker, William	Toronto	35	3,500
Croker-King, Lt.-Col. C. E. and Wm. H. Mellersh, Trustees	Cheltenham, Eng.	75	7,500
Cross, Alexander G., His Honor	Montreal	10	1,000
Cross, Miss Janet	Westmount	12	1,200
Cross, Miss Rebecca W.	do	11	1,100
Crossen, William J.	Cobourg	125	12,500
Crowther, William C.	Toronto	15	1,500
Cumming, Miss Alice L.	do	2	200
Currie, Miss Sarah K.	do	25	2,500
Curry, Stewart L.	Halifax	15	1,500
Curry, Wilfred A.	do	15	1,500
Cusack, Mrs. Frances	Wokingham, Eng.	48	4,800
Cusack, Frederick W.	Montreal	80	8,000
Darey, J. Herbert, M.D.	Sioux City, U.S.	6	600
David Ludger, Usufructuary Legatee, and Louis A. Boyer, Curator	Lowell, U.S., and Montreal	19	1,900
Davis, Mrs. Frances J.	Windsor, Ont.	125	12,500
Davis, Huntley W.	Montreal	6	600
Dawes, Andrew J.	Lachine, Que.	65	6,500
Dawes, Miss Constance M.	Montreal	6	600
Dawes, Mrs. Gertrude, Tutrix	do	7	700
Dawson, Mrs. Annie M.	Westmount	17	1,700

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Dawson, Miss Hilda	Westmount	1	\$ 100
Dawson, Percy M., M.D.	Ann Arbor, Mich.	75	7,500
Dean, Arthur C. H.	Royal Artillery	20	2,000
Dean, Percy H.	Yarmouth, Eng.	10	1,000
Derbyshire, Hon. Daniel	Brockville	13	1,300
Devlin, Bernard	Barrie	3	300
Dillon, Miss Elizabeth J.	Montreal	380	38,000
Dixon, Mrs. Annie N.	Toronto	58	5,800
Doak, Robert J.	Millbrook	20	2,000
Dobell, Major Charles M.	Quebec	27	2,700
Dobell, Richard R., Estate of late	do	87	8,700
Dobell, W. M. (in trust)	do	15	1,500
Dobell, W. M., Trustee	do	3	300
Dobell, Wm. M. and A. C. Dobell, Trustees	do	25	2,500
Doctor, Miss Cecilia C.	Belleville	10	1,000
Doctor, Miss Philinda G.	do	7	700
Donnelly, Bolton W.	Ancaster	4	400
Donnelly, John T.	Montreal	25	2,500
Douglas, Mrs. Elizabeth B.	do	5	500
Dow, Miss Jessie	do	250	25,000
Dow, Miss Mary, Estate of late	do	130	13,000
Dowden, Miss Mary	Killinardish, Ireland	7	700
Dowker, Mrs. Harriett	Toronto	13	1,300
Dowsley, John K., Trustee	Prescott	31	3,100
Drayton, Henry L., Trustee	Toronto	50	5,000
Dufield, James C.	London	100	10,000
Dumble, Mrs. Hester A.	Toronto	6	600
Dunlop, His Hon. John (in trust)	Montreal	40	4,000
Dunlop, His Hon. John, Allan C. Cunningham and Alexander Robertson, Trustees	do	11	1,100
Duncan, John T., M.D.	Toronto	4	400
Dundas, Alfred R.	Cobourg	7	700
Dunn, Jesse W.	Toronto	25	2,500
Dunn, Wesley	do	10	1,000
Duriez, Mrs. Suzanne	Montreal	2	200
Duval, Louis N.	York Village, U.S.	20	2,000
Earley, Miss Adelaide	Quebec	2	200
Eastern Trust Co., (The) Trustee	Halifax, N.S.	131	13,100
Eastern Trust Co. and H. P. Otti Savary (in trust)	do	8	800
Edward, Jr., Alexander C.	Oil Sprugs	2	200
Eliot, Charles A. and R. MacD. Paterson (in trust)	Montreal	180	18,000
Elliott, Mrs. Maria A. O.	Rochester, U.S.	31	3,100
Elliott, Mrs. Mary E.	Belleview	6	600
Elliott, W. George, Executors Estate late	Brantford	60	6,000
Ellis, Alfred E.	Yarmouth, N.S.	20	2,000
Ellis, Arthur W.	Petrolia	10	1,000
Englehart, J. L.	do	200	20,000
Englehart, Jeffrey H.	New York	10	1,000
Englehart, Miss Reta Frank	do	40	4,000
English, Mrs. Mary Augusta	Westmount, Que.	31	3,100
Erland, Edwin M.	New York	1	100
Ewan, Alexander, Executors of Estate of late	Montreal	45	4,500
Eyre, Miss Mary F. W., Trustee	Cobourg	7	700
Fair, George H.	Brantford	2	200

THE BANK OF TORONTO

NAME		ADDRESS	AMOUNT	No. of Shares	Share Value

Greast, Mr. Col. H. J., and A. W. Greast,	do	5	500
Trustees,	do	24	2,400
Gray, Reginald,	do	40	4,000
Port Credit	do	50	50,000
Burlwood	do	30	30,000
Toronto	do	30	30,000
Ottawa and Montreal	{	190	190,000
Greeen, Miss Hazel L., and Miss Hilda T.			
Credit, Edwarde R.	do	20	2,000
Greeen, Lena A.	do	15	1,500
Gundrum, F. Gemini	do	22	2,000
Toronto	do	35	3,500
Kingston	do	35	3,500
Groswski, Casimir S.			
Hagga, Charles W., Curator	{	7	700
Hagga, George	do	20	2,000
Montreal	do	10	1,000
London	do	10	1,000
Halifax Industrial School			
Hague, Mrs. Gemma			
Halifax			

26	Halifax Industrial School
27	Halifax 1
28	Halifax 1
29	Halifax 1
30	Halifax 1

NAME	ADDRESS	ACCOUNT NO.	SHARES OR PAR. VAL.
John Smith	123 Main Street	123456789	\$100.00

Chadman, Robert, Executors of late London, Eng. 39 1 3,900

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Hall, Mrs. Bertha F.	Vancouver, B.C.	6	\$ 600
Hamilton, Miss Alice M.	Montreal	96	9,600
Hamilton, Rev. Charles C.	Stourbridge, Eng.	61	6,100
Hamilton, Capt. Edmund C.	Chippenham, Eng.	376	37,600
Hamilton, Mrs. Frances L. H.	Ottawa	2	200
Hamilton, John	Quebec	100	10,000
Hamilton, John, and Charles A. Eliot (in trust)	Quebec & Ottawa	180	18,000
Hamilton, Robert, Executors and Trustees of late	Quebec, Ottawa and Toronto	91	9,100
Hamon, Miss Edith M.	St. Aubin, Jersey, Eng.	50	5,000
Hankey, Mrs. Minnie G.	Quebec	5	500
Harding, Mrs. Brenda G.	Montreal	210	21,000
Hardisty, Alfred C. W.	Westfield	13	1,300
Hardisty, Richard H. M., M.D.	Sherbrooke	15	1,500
Hardisty, William L., Executor of late	Calgary, Alta.	60	6,000
Hardy, Miss Kate A.	Toronto	4	400
Hargrave, George R.	do	35	3,500
Harvey, Mrs. Pauline E.	do	38	3,800
Hastings, Mrs. Georgina R.	Montreal	15	1,500
Hastings, George V.	Winnipeg	75	7,500
Hattie, R. M., and H. McInnes, Trustees	Halifax, N. S.	24	2,400
Hawton, Mrs. Eliza	Rob Roy	2	200
Henderson, John	Hamilton	11	1,100
Henderson, Joseph	Toronto	75	7,500
Hendry, Robert	Kingston	6	600
Henshaw, Mrs. Beatrice H.	Montreal	26	2,600
Henwood, Mrs. Helen A.	do	5	500
Hethrington, Errol A.	Toronto	100	10,000
Hethrington, Thomas S.	Quebec	100	10,000
Hodgson, Annabella McL., Executor of Estate of late	Eau Gallie, U.S.	45	4,500
Hope John, Executors and Trustees Estate late	Montreal	150	15,000
How, Miss Frances E.	Toronto	13	1,300
Howard, Robert J. B., M.D.	London, Eng.	55	5,500
Howe, Mrs. Sarah E.	Dartmouth, N.S.	7	700
Hudson, William S.	Preston	15	1,500
Hume, Miss Alice E.	Port Hope	16	1,600
Hume, Henry	do	21	2,100
Hume, John	do	104	10,400
Hunt, Mrs. Anna R. G.	Montreal	40	4,000
Hunter, Michael J.	Sheffield, Eng.	61	6,100
Hutchison, James	Millbrook	12	1,200
Hutchison, Mrs. Margaret	Peterboro'	4	400
Hyman, Hon. Charles S.	London	85	8,500
Ibbotson, Mrs. F. Louisa	Montreal	5	500
Innes, William P.	Simcoe, Ont.	70	7,000
Inwood, Frederick G.	Toronto	10	1,000
Ireland, Mrs. Mary J.	do	5	500
Irish, Mrs. Jenny H.	do	22	2,200
Irwin, Delacherois T.	Ottawa	7	700
Irwin, Mrs. Isabella	do	41	4,100
Jackson, John Day	New Haven, Conn	12	1,200
Jamieson, Mrs. Susanna M.	Palmerston	9	900
Jarvis, Mrs. Jennie E.	Toronto	20	2,000

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Jephcott, William, Executors and Executrix, Estate of late	Toronto	20	\$2,000
Jessopp, Captain Dudley F.	do	5	500
Johnston, Mrs. Frauces	Sarnia	5	500
Joly de Lotbiniere, Mrs. Marion H.	Lotbiniere, Que.	25	2,500
Jones, Mrs. Emma S.	Halifax, N.S.	6	600
Jones, Mrs. Margaret G.	Toronto	250	25,000
Judah, Mrs. Sarah C.	Montreal	142	14,200
Julian, Mrs. Sallie	New York	561	56,100
Kane, Mrs. Jessie A., Executrix	Toronto	28	2,000
Kenny, Mrs. M. J., Joseph B. Kenuy, and Louis F. Kenny, Trustees for	Halifax, N.S.	42	4,200
Kilgour and Smith	Ninga, Man	5	500
King, Miss Emma	Quebec	80	8,000
King, Miss Frances	Kingston	30	3,000
King, Mrs. Katherine M.	Waterville, Que.	20	2,000
Kinnear, Miss Effie M.	Toronto	1	100
Kinnear, Mrs. Euphemia	do	2	200
Kinnear, Rev. George F., Win. Thompson and John W. Mooney (in trust)	Montreal, Coaticook & Inverness	9	900
Laidlaw, Robert	Toronto	55	5,500
Landon, Martin	Howbert, Color'do	2	200
Langley, Elliott W.	Toronto	46	4,600
Langmuir, J. W., Managing Director, and A. D. Langmuir, Assistant Manager (in trust)	do	111	11,100
Larkin, P., Executrix and Executor of Estate of Lash, Z. A., K. C., and John Usborne, Trustees	St. Catharines	50	5,000
Lash, Z. A., K. C., and John Usborne, Trustees	Toronto & Hon'lulu	41	4,100
Laurie, Alexander	Quebec	3	300
Laurie, Archibald	do	5	500
Laurie, Mrs. Elizabeth F.	do	46	4,600
Laurie, Duncan, Executors of Estate of late	do	64	6,400
Laurie, Frank C.	Montcalmville	47	4,700
Laurie, James, M.D.	Quebec	38	3,800
Laurie, Mrs. Sophia A., Executors Estate late	Halifax, N.S.	8	800
Lawson, Miss Sarah M.	Toronto	30	3,000
Leach, Hugh	do	25	2,500
Leadlay, Percy	Montreal	30	3,000
Learmont, J. B.	Gaspé	12	1,200
Le Boutillier, Charles S.	do	37	3,700
Le Boutillier, Mrs. Harriet M.	do	1	100
Le Boutillier, Herbert S.	Toronto	25	2,500
Lee, Walter S., Executors and Trustees of late	Montreal	11	1,100
Leggat, Mrs. Eleanor L.	LeMoine, Alexander, Executors of late	22	2,200
LeMoine, Alexander, Executors of late	Quebec	8	800
LeMoine, P. R. and A. M. G. Rémillard (in trust)	Winnipeg	5	500
Leney, John M., M.D.	Ormstown	1	100
Leney, Win. A.	Dundas	5	500
Lennard, Mrs. Agnes	Sudbury	20	2,000
Lennon, Mrs. Sarah A.	Kingston	11	1,100
Lewin, Rev. William	Montreal	85	8,500
Lewis, Frederick O.	Ottawa	20	2,000
Lewis, John T., K.C.	Montreal	360	36,000
Lewis, Mrs. Maud H. B.	Halifax, N.S.	41	4,100
Lewis, William J.	St. Thomas	10	1,000
Liebner, Ernest O.			

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Lindsey, J.	Orangeville	10	\$ 1,000
Long, Joseph W.	Montreal	25	2,500
Long, Michael, Executors and Trustees Estate late	Collingwood	16	1,600
Long, Thomas	do	300	30,000
Long, Thomas P.	do	150	15,000
Longmore, Mrs. Mary H., Trustees for	Toronto, Quebec & Yarmouth, England	10	1,000
Louis, Daniel, Executors Estate of the late	Quebec	5	500
Love, Miss C. Grace	Walkerville	1	100
Lovering, Henry Lanxon	Coldwater	50	5,000
Lowell, Mrs. Fannie A. H.	Newton, Mass.	7	700
Lowery, Mrs. M. Mary F.	Petrolia	5	500
Lowery, William M.	do	15	1,500
Lundy, John J.	Peterboro'	380	38,000
Lunn, Miss Emma H.	Montreal	12	1,200
Lyman, Walter E.	do	21	2,100
Lyons, William C.	Oshawa	2	200
MacAlpine, Mrs. Mary A.	Halifax, N.S.	4	400
MacCoy, Mrs. Jessie W. L.	Bournemouth, Eng	2	200
MacDonald, Mrs. Eleonora C.	Fort Qu'Appelle	20	2,000
Macdonald, James H., K.C.	Toronto	15	1,500
Macdonald, John	do	100	10,000
Macdonald & Co., J. Gordon	do	3	300
Macdonell, John L., Estate late	Wilson's Hill, Australia	2	200
Macdonell, Mrs. Mary M. F.	Winnipeg	21	2,100
MacFarlane, Miss Catherine	Montreal	3	300
Macintosh, Preble and George Hyde, Trustees	do	34	3,400
MacKenzie, Francis A. A.	do	15	1,500
MacKenzie, George and Alexander G. MacKenzie (deceased)	London, England	16	1,600
MacKenzie, Miss Jane	Melbourne, Q.	25	2,500
MacKenzie, Kenneth A. J., M.D.	Portland, Oregon	26	2,600
Macklam, Robert	Cobourg	5	500
MacNachtan, Mrs. Margaret H.	Montreal	2	200
Macpherson, Andrew E.	Cardinal	15	1,500
Macphie, Mrs. Catherine F.	New Haven, U.S.	32	3,200
Macrae, Mrs. Rose S. and Frederick W. Smith (in trust)	Montreal	1	100
MacWatt, Miss Mary B.	Sarnia	11	1,100
MacWilliam, Mrs. Jane	Buffalo, N.Y.	5	500
McAdie, Mrs. Sarah J. V.	Oshawa	10	1,000
McAdie, William F.	do	10	1,000
McArthur, Hugh A.	Cardinal	35	3,500
McBrine, Mrs. Agnes R.	Toronto	5	500
McBrine, Miss Rebecca J.	do	5	500
McCann, Jr., Edward	Omagh	2	200
McCann, John B.	Robin, Man.	1	100
McCann, Mrs. Martha A.	Milton	1	100
McClary, Mrs. Fanny	Toronto	12	1,200
McDougall, Mrs. Helen O.	Quebec	20	2,000
McEuen, Charles H., and Mary Bowles, Trustees, Executors and Administrators	London, Eng.	15	1,500
McFarlane, Mrs. A. Maude R.	Montreal	50	5,000
McFiggins, Arthur J.	Fenella	31	3,100

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
McGee, Mrs. Elizabeth	Ottawa	30	\$3,000
McGibbon, D. Lorne	Montreal	600	60,000
McGregor, John A.	Peterboro'	1	100
McGregor, Ltd., J. D. and P. A.	New Glasgow, N.S.	20	2,000
McHardy, Charles	Goderich	15	1,500
McKenzie, George I., Executors Estate late	Pictou, N.S.	4	400
McKergow, John	Westmount	156	15,600
McKillip, Rev. D. A.	Calgary, Alta.	20	2,000
McLachlin, Hugh F.	Arnprior	62	6,200
McLachlin, H. F. and L. Russell, Trustees	do	70	7,000
McMullen, Mrs. Rebecca	Hamilton	10	1,000
McPhail, Miss Charlotte I.	Toronto	2	200
McSloy, Hugh E.	St. Catharines	100	10,000
McSloy, James A.	do	100	10,000
Malloch, Edward G.	Perth	35	3,500
Mallon, Mrs. Catherine T.	Toronto	5	500
Manufacturers' Life Insurance Co.	do	250	25,000
Margrett, Mrs. Caroline E.	do	1	100
Marquis, John A., M.D.	Brantford	8	800
Martin, Miss Anne M.	London, Eng.	12	1,200
Martyn, Mrs. Eleanor E.	Wimbledon, Eng.	22	2,200
Massey, John, Manager, and W. Cecil Lee, Treasurer (in trust)	Toronto	120	12,000
Massie, R. F., President, and R. S. Cassells Director (in trust)	do	50	5,000
Mathias, Mrs. Mary	Montreal	200	20,000
Maude, Fred. S. A.	Bournemouth, Eng	40	4,000
Meighen, Lieut.-Col. Frank S.	Montreal	75	7,500
Meighen, Robert, Executors Estate of late	do	400	40,000
Methot, Edward W.	Red Bank, N.J.	122	12,200
Michie, Miss Caroline J.	London, Ont.	10	1,000
Michie, Miss Helen R.	do	8	800
Miller, William R. (in trust)	Montreal	9	900
Mills, Nathaniel (in trust)	London	65	6,500
Missionary Society of the Methodist Church	Toronto	6	600
Mitchell, Mrs. Eva C.	do	10	1,000
Mitchell, Mrs. Sarah	Millbrook	7	700
Moat, John F.	Dunmurray, Ireld.	157	15,700
Moat, R. & Co.	Montreal	15	1,500
Moat, William	Eccleshall, Eng.	283	28,300
Molson, Mrs. Esther E.	Montreal	21	2,100
Moncrief, Mrs. Ann	Bensfort	35	3,500
Monro, Miss Amy	Toronto	3	300
Monro, Neville F.	do	3	300
Monsell, Mrs. Jane	Port Hope	71	7,100
Montreal City and District Savings Bank	Montreal	286	28,600
Montreal Homeopathic Hospital	do	20	2,000
Montreal Protestant Industrial Rooms	do	10	1,000
Montreal Trust Co., Trustee	Montreal	14	1,400
Moore, Miss Lucie J.	Belfast, Ireland	6	600
Moreault, Jos. F.	Sorel	1	100
Morrison, Mrs. Mary	Sprucedale	10	1,000
Morrow, Mrs. Marion L.	Halifax, N.S.	16	1,600
Mott, Miss Catharine A.	Dartmouth, N.S.	7	700
Mowat, Mrs. Mary A.	Toronto	32	3,200
Muir, Allan D.	Burford	25	2,500
Muir, Robert, Executors Estate of the late (in trust)	Wimbledon and London, Eng.	100	10,000

THE BANK OF TORONTO

NAME	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Muir, William	London, Eng.	200	\$20,000
Mulholland, Ann, Executor of late	Montreal	20	2,000
Munro, Mrs. Mary	Collingwood	2	200
Murchison, Dalton R.	Barrie.	2	200
Murton, Luther, Executrices Estate late	Oshawa	5	500
Mussen, Mrs. Nora F., Estate late	Montreal	7	700
Nash, Frederick, Executors of late (in trust)	do	17	1,700
National Life Assurance Co., The	Toronto	60	6,000
National Trust Co., Limited, Trustees	do	400	40,000
National Trust Co., Limited	do	49	4,900
National Trust Co., Limited, and Most Rev. Archbishop Matheson, Executors	Winnipeg	18	1,800
Nealon, Edwards B.	Cork, Ireland	3	300
Neilson, Mrs. Matilda A.	Valcartier, Que.	1	100
Nelles, Thomas R., Executor	Simeco.	15	1,500
Nelson, Mrs. Cora A.	Norton Mills, USA	1	100
Nelson, Edward J.	do	8	800
Nesbitt, Mrs. Amy G.	Toronto	31	3,100
Nesbitt, Hon. Wallace, K.C.	do	61	6,100
Nesbitt, Hon. Wallace, K.C., Porter Trust	do	7	700
Nicolson, Mrs. Clara C.	James' Bay, Que.	11	1,100
Nobbs, Mrs. Mary C.	Montreal	15	1,500
Nordheimer, Samuel, Executors Estate late	Toronto	50	5,000
North America Life Assurance Co.	do	79	7,900
Northern Life Assurance Co. of Canada	London, Ont.	50	5,000
Officers' Pension Fund	Toronto	59	5,900
O'Flynn, Thomas J.	Shelburne	16	1,600
O'Keefe, Eugene	Toronto	200	20,000
Orr, Mrs. Mary L.	Cobourg	12	1,200
Osler, Sir Edmund B.	Toronto	125	12,500
Oxley, Mrs. Helen B.	do	10	1,000
Pann, Mrs. Elizabeth I.	Los Angeles, U.S.	40	4,000
Pardey, Miss Amelia F.	Montreal	1	100
Pardey, Miss Sophia J.	do	1	100
Park, Miss Annie M.	Hamilton	10	1,000
Paterson, Noble L.	Toronto	17	1,700
Payzant, J. Y. and E. P. Allison, Executors and Trustees (in trust)	Halifax, N.S.	20	2,000
Pearson, Mrs. Charlotte E. C. A.	Alfreton, Eng.	32	3,200
Peck, Mrs. Harriett M. C.	Denver, Col.	15	1,500
Pellatt & Pellatt	Toronto	1	100
Penny, E. Goff	Montreal	32	3,200
Pentland, Mrs. Jane A.	Collingwood	2	200
Penton, Miss Bessie B.	Halifax	2	200
Perry, Louis V.	Montreal	25	2,500
Perry, Louis V. (in trust)	do	2	200
Philip, James	Newcastle, Ont.	8	800
Phillips, Rev. Arthur, J. B. Abbott and Arthur E. Abbott, Trustees	Hawkesbury	14	1,400
Piddington, Alfred	Montreal	50	5,000
Piddington, Mrs. Annie	Quebec	12	1,200
Piddington, Mrs. Annie, Institute	do	12	1,200
Piddington, Arthur G.	Montreal	6	600
Piddington, Miss Ethel E.	Quebec	3	300
Piddington, Miss Florence W.	do	6	600

THE BANK OF TORONTO

NAME	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Piddington, Samuel	Ottawa	30	\$3,000
Piddington, Miss Susan	Quebec	3	300
Pirie, Charles N.	San Jose, Costa Rica	100	10,000
Playfair, Paterson & Co.	Toronto	3	300
Pontifex, B.	do	5	500
Porritt, Frederick R.	Barrie	28	2,800
Porritt, Thomas Herbert	S. Croydon, Eng.	7	700
Pottenger, Frederick W.	Grimsby	6	600
Potts, James McC	Stirling	6	600
Pratt, John (in trust) Estate of	Brockville and Montreal	25	2,500
Prewer, Mrs. Mary	Sheguiandah, Ont.	10	1,000
Pringle, John	London, Ont.	28	2,800
Protestant Hospital for the Insane	Montreal	66	6,600
Pugsley, John	Toronto	31	3,100
Purslow, Miss Julia G.	Port Hope	22	2,200
Quinlan and Robertson	Montreal	200	20,000
Rabaud, Madame Georgina J.	Marseilles, France	70	7,000
Rae, Mrs. Jane Ann	Wyoming	2	200
Ramsay, Archibald H.	Paris, France	12	1,200
Ramsay, Hew. A.	Glasgow, Scotland	30	3,000
Ramsay, Robert A.	Montreal	27	2,700
Randall, Mrs. Mary I.	Boston, U.S.	25	2,500
Ranken, Miss Helen F.	Buffalo, N.Y.	8	800
Redpath, John R.	Montreal	80	8,000
Reed, Mrs. Jessie E.	do	2	200
Reed, Mrs. Kate	Quebec	10	1,000
Reford, Robert	Montreal	155	15,500
Reford, Robert (in trust)	do	20	2,000
Reid, Robert	do	60	6,000
Remon, Mrs. Marie E.	Winnipeg	30	3,000
Renfrew, Mrs. G. Constance	Kelowna, B.C.	3	300
Rhodes, Frances B. F.	Bergerville, Que.	8	800
Rhodes, Godfrey W.	do	8	800
Rhodes, Godfrey W., Frances B. F. Rhodes and Rev. L. Williams, Trustees	Bergerville and Quebec	8	800
Rhodes, William	Quebec	8	800
Richardson, Mrs. Catharine	Rosemont, Pa.	18	1,800
Richardson, W. C.	Quebec	11	1,100
Ritchie, John W. P. and George Ritchie, Trustees	Toronto	5	500
Robertson, Mrs. Anna S. J.	Halifax, N. S.	15	1,500
Robertson, Miss Helen C.	Montreal	2	200
Robertson, Miss Isabella B.	do	14	1,400
Robertson, Mrs. Isobel M.	Brookholm	22	2,200
Robertson, J. S.	Sewickley, U.S.A.	4	400
Robertson, Mrs. Margaret G.	St. Thomas	1	100
Robertson, Mrs. Mary R.	Montreal	40	4,000
Robinson, Christopher, Estate of late	do	56	5,600
Robinson, Mrs. Elizabeth S.	Toronto	30	3,000
Robinson, Mrs. Harriet E.	do	21	2,100
Robinson, John, and Chas. Kramer, Trustees	Barrie	10	1,000
Robinson, Lady Mary E.	Owen Sound	4	400
Roddick, Mrs. Amy R.	Toronto	20	2,000
Rogerson, Miss Eleanor	Montreal	110	11,000
Rogerson, Miss Lucy C.	Killam, Alta.	5	500
Rogerson, Miss Margaret A.	Boston Spa, Eng.	5	500
	do	5	500

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Rogerson, Mrs. Sophia L.	Boston Spa, Eng.	5	\$ 500
Ross, Miss Lucy.	Port Dover	5	500
Rowe, Miss Ethel G.	Cobourg	15	1,500
Rowe, Thomas, D.D.S.	do	27	2,700
Royal Institution for the Advancement of Learning, McGill College.	Montreal	227	22,700
Royal Trust Company, Executors.	do	61	6,100
Royal Trust Company, Executor and Trustee.	do	18	1,800
Rudolf, Mrs. Edna H.	Brookline, Mass.	10	1,000
Russel, Hugh (in trust).	Montreal	1	100
Rutherford, Mrs. Amelia M.	do	2	200
Ruthven, N. II. G.	Mirror, Alta.	1	100
Ryde, Mrs. Edith S.	Montreal	6	600
St. Andrew's Presbyterian Church.	Barrie	13	1,300
St. George's Society.	Quebec	16	1,600
Sailsbury, Mrs. Mary G.	Toronto	5	500
Sanders, Mrs. Laura.	Stayner	10	1,000
Sandham, Mrs. Maria A.	Folkestone, Eng.	75	7,500
Sansone, Salvator.	London, Ont.	20	2,000
Scandrett, Frederick R.	Montreal	24	2,400
Scholes, Mrs. Mary.	do	80	8,000
Scott, Arthur G.	Bromley, Eng.	43	4,300
Scott, E. G., and H. C. Scott (in trust), No. 3.	Montreal & Quebec	16	1,600
Scott, Margaret C., Estate of late.	Simcoe, Ont.	10	1,000
Scott, Miss Mary Jane.	Toronto	42	4,200
Scott, Ralph G.	Koundhay, Eng.	45	4,500
Seed, Mrs. Josephine C. S.	Stonewall, Man.	16	1,600
Seilar, Mrs. Mary W.	Huntingdon, Que.	2	200
Sergeant, W. O. F., A. H. Dashwood and R. T. Hinckes.	Tunbridge Wells, Stibbington & Foxley, Eng.	22	2,200
Sharpley, Mrs. Eliza.	Montreal	60	6,000
Shaw, Geo. E.	Toronto	10	1,000
Shellington, James W.	Brantford	50	5,000
Sheltering Home of Montreal.	Montreal	12	1,200
Shepherd, Miss Edna R.	Como Rue, Que.	3	300
Shepherd, Miss Frances A. R.	Montreal	30	3,000
Shepherd, M. Ward.	Bradley Creek	15	1,500
Shepherd, R. W., Executors Estate late, in trust for Mrs. A. Maude M. Haswell.	Montreal	18	1,800
Shepherd, Sherringham A.	Guildford, Eng.	32	3,200
Simpson, Arthur G.	Montclair, N.J.	1	100
Sinclair, Mrs. M. Jean.	Halifax	56	5,600
Skelton, Miss Emma M.	Montreal	16	1,600
Small, Miss Catharine G.	Sarnia	11	1,100
Small, Joseph S.	do	29	2,900
Smith, Caroline M., Executor and Trustee of Estate of the late.	Orillia	5	500
Smith, Edgar E.	Barrie	1	100
Smith, Harry A.	do	1	100
Smith, D. King, M.D.	Toronto	5	500
Smith, J. Murray, Executrix of Estate of late.	Montreal	25	2,500
Smith, Lady Sarah M.	Dorchester, N.B.	137	13,700
Smith, Mrs. Winifred.	Montreal	5	500
Smyth, Mrs. Sarah.	do	20	2,000
Spaidal, Donald M.	Brockville	15	1,500
Spence, Gilbert, Executors Estate late.	Fort William	2	200

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Spragge, William T. H., Executors and Trustees of late.	Montreal	52	\$ 5,200
Stanton, Mrs. Annie.	Napanee	16	1,600
Stanway, Miss H. Winifred.	Montreal	15	1,500
Stanway, William.	do	250	25,000
Stayner, Frederic H.	Exmouth, Eng.	24	2,400
Stayner, Major Lawrence G.	Shrewsbury, Eng.	6	600
Stephens, Mrs. Annie W.	Collingwood	13	1,300
Stephens, Chas. E.	do	31	3,100
Stephens, Mrs. Louise.	do	3	300
Stephens, N. C. and E. L. Williams, Trustees.	Toronto	25	2,500
Stephens, Robert T.	Collingwood	6	600
Steven, John.	Ayrshire, Scot.	5	500
Stevenson, Mrs. Margaret C.	Toronto	10	1,000
Stevenson, Miss Maria M. W.	S. Beach, U.S.	3	300
Stewart, Rev. Alexander.	Edinburgh, Scot.	50	5,000
Stewart, Miss Alice E.	Orillia	7	700
Stewart, Mrs. Pauline C.	Cleveland, Ohio	2	200
Stokes, Mrs. Edith M.	South Brent, Devon, Eng.	16	1,600
Stokes, John M., Commander R.N.	do	8	800
Stone, William.	Toronto	100	10,000
Stothart, Miss Ellenor.	Peterboro'	1	100
Stothart, Miss Mary.	do	4	400
Stratcona and Mount Royal, Right Hon. Lord, G.C.M.G.	Montreal	220	22,000
Strathy, Mrs. Agnes S. (in trust).	Toronto	35	3,500
Strathy, Arthur G.	do	20	2,000
Strathy, Gerard B.	do	36	3,600
Strathy, Jas. R.	do	10	1,000
Stratton, Hon. James R.	Peterboro'	20	2,000
Stratton, Hon. James R., Executor.	do	10	1,000
Sullivan, Mrs. Henrietta M.	Toronto	80	8,000
Sutherland, Mrs. Jean.	Auburn, N.J.	2	200
Swabey, Mrs. Florence.	Toronto	2	200
Swan, Miss Beatrice Helen.	do	36	3,600
Swan, Miss Edith L.	do	23	2,300
Swan, Henry.	do	66	6,600
Swan, Robert, Executors of the Estate.	do	35	3,500
Swan, Thomas.	do	27	2,700
Swan, William H.	Vancouver, B.C.	20	2,000
Sweny, Mrs. Alice R.	Toronto	82	8,200
Tait, Mrs. Millie.	Cobourg	2	200
Tait, Nelson.	do	32	3,200
Taft, Hulbert.	Toronto	45	4,500
Tamblyn, William W., Executors Estate late.	Bowmanville	17	1,700
Taylor, Clarence H.	Toronto	30	3,000
Thomas, Mrs. Mary M.	Quebec	86	8,600
Thompson, Mrs. Laura O'N.	Toronto	16	1,600
Thompson, Mrs. Maria.	Coaticook, Que.	16	1,600
Thompson, Mrs. Mary A.	Bradford	10	1,000
Thompson, William.	Coaticook, Que.	8	800
Thomson, David C.	Dundee, Scot'd	40	4,000
Thomson, Frederick.	do	40	4,000
Thomson, Mrs. Isabella B.	Baltimore, Md.	27	2,700
Thomson, William.	Dundee, Scot'd	40	4,000
Thorburn, Mrs. Maria J. I.	Ottawa	3	300

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Thorne, James.....	Ottawa.....	5	\$ 500
Toronto General Trusts Corporation, Trustees.....	Toronto.....	764	76,400
Toronto General Trusts Corporation, Executors.....	do.....	109	10,900
Toronto General Trusts Corporation, Executors and Trustees.....	do.....	312	31,200
Toronto General Trusts Corporation (in trust).....	do.....	1,876	187,600
Toronto General Trusts Corporation and D. K. Smith, Executors and Trustees.....	do.....	31	3,100
Toronto Mortgage Company (in trust).....	do.....	30	3,000
Trees, Miss C. E., Miss E. J., J. D., S. L., and C. F., Trustees.....	do.....	100	10,000
Turnbull, John and George H. Smithers, Trustees.....	Montreal.....	2	200
Turner, Mrs. Marguerite.....	Barrie.....	3	300
Tyrwhitt, Mrs. Mildred R.....	Hull, Que.....	15	1,500
Uniacke, Robie, Executrices of late.....	Halifax, N.S.....	18	1,800
Union Trust Company and Peoples State Bank.....	Detroit, U.S.....	625	62,500
University of Mount Allison College.....	Sackville, N.B.....	32	3,200
Van Buskirk, Mrs. Caroline Anne.....	Stratford.....	4	400
Van Tuyl, B. B.....	Petrolia.....	35	3,500
Vanstone, Frederick C.....	Bowmanville.....	15	1,500
Vaughan, Herbert M., Surviving Trustee.....	Cardigan, Wales.....	78	7,800
Victoria University Board of Regents.....	Toronto.....	2	200
Vipond, George.....	Montreal.....	50	5,000
Wadsworth, W. R., Executors of late.....	Toronto.....	25	2,500
Waldie, John, Executors of Estate of late.....	do.....	200	20,000
Walker, Henry S.....	do.....	60	6,000
Walker, Norman, M.D.....	do.....	15	1,500
Wallace, George H.....	Wolfville, N.S.....	11	1,100
Ward, Charles W.....	Midhurst.....	5	500
Ward, John J. C.....	Woodlands, Que.....	13	1,300
Ward, John J. C. (in trust).....	do do	12	1,200
Ward, Mrs. Mary.....	Sarnia.....	2	200
Ward, Wm. J. (Tutor).....	Lennoxville, Q.....	9	900
Watson, Dr. A. H. R.....	Port Hope.....	9	900
Watson, George H., K.C.....	Toronto.....	9	900
Watson, Harrison.....	Montreal.....	108	10,800
Watson, John G.....	do.....	100	10,000
Wayman, Rev. J. W.....	Gaspé.....	1	100
Wells, Mrs. Vivian M.....	Montreal.....	3	300
Wheeler, Mrs. Ann.....	St. Paul, U.S.....	30	3,000
Whelan, Mrs. Anna M. McL.....	Dublin, Ireland.....	5	500
White, Mrs. Lillian.....	Toronto.....	6	600
Whitehead, Alfred B.....	Quebec.....	6	600
Whitehead, A. Whiston.....	East'rn, Eng.....	6	600
Whitehead, B. J.....	London, Eng.....	6	600
Whitehead, J. L.....	East'rn, Eng.....	6	600
Whitehead, W. M.....	Toronto.....	5	500
Whitney, Edwin C.....	Ottawa.....	312	31,200
Whyte, Mrs. Isabella.....	Peterboro'.....	4	400
Wickett, Mrs. Edith M. H.....	Port Hope.....	22	2,200
Wickett, John.....	do.....	28	2,800
Wickett, Thomas.....	do.....	5	500
Wilkes, Miss Gertrude.....	Sevenoaks, Eng.....	6	600
Wilkie, D. R.....	Toronto.....	50	5,000
Willard, Harper.....	Prescott.....	15	1,500
Williams, Mrs. Mary E. B.....	Montreal	4	400

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of shares \$100 ea.	AMOUNT PAID.
Wilson, Richard W.....	Cobourg.....	5	\$ 500
Wilson, Robert.....	Urbana, U.S.A.....	2	200
Wilson, Thomas.....	Benningtn, U.S.....	25	2,500
Withall, William J., Executors of Estate of late.....	Quebec and Montreal.....	121	12,100
Wolf, Mrs. Ada.....	Fairhope, U.S.....	8	800
Wood, Capt. Robert.....	Roy'lW'wick shire Regt.....	375	37,500
Wood, Thomas H.....	Toronto.....	350	35,000
Wood, Thomas R., Executors of Estate of late	do.....	500	50,000
Worts, James G.....	do.....	10	1,000
Wright, Mrs. Rosa E.....	Picton.....	5	500
Wurtele, Ernest F.....	Quebec.....	1	100
Young, Mrs. Amy C.....	Westmount.....	102	10,200
		50,000	\$5,000,000

